

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re:

CHARLES H FOSTER  
GLYNIS W FOSTER  
Debtors

Case No. 08-17185

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2008.
- 2) The plan was confirmed on .
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/22/2009.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 9,116.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,540.00
Less amount refunded to debtor	\$713.53

**NET RECEIPTS:** **\$2,826.47**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$154.49
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$154.49**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	9,145.00	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	1,050.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,950.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	200.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK MARIN	Unsecured	810.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	409.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE A-K	Priority	26,960.04	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE A-K	Unsecured	35,696.73	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	1,022.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	251.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	332.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	871.00	NA	NA	0.00	0.00
PALISADES COLLECTION	Unsecured	238.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,500.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	1,800.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,539.00	NA	NA	0.00	0.00
RECEIVABLES PERFORMANCE	Unsecured	266.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	242.00	NA	NA	0.00	0.00
UNITED CREDIT NATIONAL BANK	Unsecured	1,072.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	4,028.00	NA	NA	0.00	0.00
VAN RU CREDIT	Unsecured	8,876.00	NA	NA	0.00	0.00
VAN RU CREDIT	Unsecured	8,112.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEPTN	Secured	22,490.00	NA	NA	2,671.98	0.00
WELTMAN WEINBERG & REIS CO	Unsecured	8,582.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$2,671.98	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$2,671.98</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$154.49</u>	
Disbursements to Creditors	<u>\$2,671.98</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$2,826.47</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/26/2009

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.